programmed processor and storing electrical signals representing some corresponding text in memory accessed by the second digital electrical computer;

generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

generating a document including the second market-based valuation and the stored text at an output device electrically connected to said second digital electrical computer.

29.(Once Amended) A method for making financial documentation having a computed market-based valuation for at least one component from property, the financial documentation being made by steps including:

controlling a digital electrical computer processor to manipulate electrical signals computing a market-based valuation for the at least one component from property, the market-based valuation reflecting at least one from a group consisting of expected returns under [various] performance scenarios, [the] price, and [various] quantitative descriptions of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a programmed processor, the second digital electrical computer storing the at least some of the financial output in memory accessible to the programmed processor and storing electrical signals representing some corresponding text in memory accessed by the second digital electrical computer;

generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

generating a document including the second market-based valuation and the stored text at an output device electrically connected to said second digital electrical computer.

Please add new claims 30-122 as follows:

30.   A method for making financial documentation having a computed market-based valuation for at least one component from property, the financial documentation being made by steps including:

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controlling a digital electrical computer processor to manipulate electrical signals computing a market-based valuation for the at least one component from property, wherein the property is from a group consisting of a fixed-income asset and a portfolio of fixed-income assets, the market-based valuation reflecting at least one from a group consisting of expected returns under performance scenarios, price, and quantitative descriptions of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a programmed processor, the second digital electrical computer storing the at least some of the financial analysis output in memory accessible to the programmed processor and storing electrical signals representing some corresponding text in memory accessed by the second digital electrical computer;

generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

generating a document including the second market-based valuation and the stored text at an output device electrically connected to said second digital electrical computer.

31.   A method for making financial documentation having a computed market-based valuation for at least one component from property, the financial documentation being made by steps including:

controlling a digital electrical computer processor to manipulate electrical signals computing a market-based valuation for the at least one component from property, wherein the property is a fixed-income asset, the market-based valuation reflecting at least one from a group consisting of expected returns under performance scenarios, price, and quantitative descriptions of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a programmed processor, the second digital electrical computer storing the at least some of the financial analysis output in memory accessible to the programmed processor and storing electrical signals representing some corresponding text in memory accessed by the second digital electrical computer;

generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

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generating a document including the second market-based valuation and the stored text at an output device electrically connected to said second digital electrical computer.

32. A method for generating financial analysis output having a computed market-based valuation for at least one component temporally decomposed from property, the method including:

converting input data, representing one of at least two components temporally decomposed from property, the components including at least one estate for years interest and at least one remainder interest, said estate for years not consisting of a lease, into input digital electrical signals representing the input data;

providing a digital electrical computer controlled by a processor electrically connected to receive said input digital electrical signals and electrically connected to an output means; and

controlling the digital electrical computer processor to manipulate said input digital electrical signals to generate a market-based valuation, including taxation, in generating the financial analysis output at said output means.

33. The method of claim 32, wherein the controlling is carried out using the estate for years interest in the step of generating the financial analysis output.

34. The method of claim 32, wherein the controlling is carried out using the remainder interest in the step of generating the financial analysis output.

35. The method of claim 32, further including the step of using the market-based valuation in subsequent processing including generating an insurance premium.

36. The method of claim 32, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output in carrying out securities law compliance.

37. The method of claim 32, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output in

carrying out securities law compliance for the at least one estate for years interest.

cm **40**
38. The method of claim 34, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output in carrying out securities law compliance for the at least one remainder interest.

cm **41**
39. The method of claim 34, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output corresponding to an investment-grade fixed-income asset.

cm **42**
40. The method of claim 34, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output corresponding to a ratable fixed-income asset.

cm **43**
41. The method of claim 34, wherein the estate for years interest has a term, and further including a step of computing an amortization of the valuation over the term for tax purposes.

cm **44**
42. The method of claim 34, wherein the step of controlling is carried out with the property corresponding to real estate.

cm **45**
43. The method of claim 35, wherein the step of controlling is carried out with the property corresponding to real estate.

cm **46**
44. The method of claim 36, wherein the step of controlling is carried out with the property corresponding to real estate.

cm **47**
45. The method of claim 37, wherein the step of controlling is carried out with the property corresponding to real estate.

cm **48**
46. The method of claim 38, wherein the step of controlling is carried out with the property corresponding to real estate.

47. The method of claim 37, wherein the step of controlling is carried out with the property corresponding to real estate.

48. The method of claim 38, wherein the step of controlling is carried out with the property corresponding to real estate.

49. The method of claim 39, wherein the step of controlling is carried out with the property corresponding to real estate.

50. The method of claim 40, wherein the step of controlling is carried out with the property corresponding to real estate.

51. The method of claim 41, wherein the step of controlling is carried out with the property corresponding to real estate.

52. The method of claim 32, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

53. The method of claim 33, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

54. The method of claim 34, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

55. The method of claim 35, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

56. The method of claim 36, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

57. The method of claim 37, wherein the step of controlling is carried out

with the property corresponding to tangible personal property.

58. The method of claim 38, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

59. The method of claim 39, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

60. The method of claim 40, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

61. The method of claim 41, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

62. The method of claim 32, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

63. The method of claim 33, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

64. The method of claim 34, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

65. The method of claim 35, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

66. The method of claim 36, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and

a portfolio of tax-exempt securities.

67. The method of claim 37, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

68. The method of claim 38, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

69. The method of claim 39, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

70. The method of claim 40, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

71. The method of claim 41, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

72. A method for making financial analysis output responsive to a market-based valuation for at least one component temporally decomposed from property, the method including:

converting input data, representing a market-based valuation of one of at least two components temporally decomposed from property, the components including an estate for years interest and a remainder interest, said estate for years not consisting of a lease, the valuation including taxation, into input digital electrical signals representing the input data at an input means;

providing a digital electrical computer controlled by a processor electrically connected to receive said input digital electrical signals and electrically connected to an

output means; and

81   controlling the processor to manipulate said input digital electrical signals in generating financial analysis output at said output means, said financial analysis output forming input for further financial analysis output including a tax schedule.

CM   75
73.   The method of claim 74, wherein the controlling is carried out using the estate for years interest in the step of generating the financial analysis output.

CM   76
74.   The method of claim 74, wherein the controlling is carried out using the remainder interest in the step of generating the financial analysis output.

CM   77
75.   The method of claim 74, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output corresponding to an investment-grade fixed-income asset.

CM   78
76.   The method of claim 74, wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output corresponding to a ratable fixed-income asset.

CM   79
77.   The method of claim 74, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   80
78.   The method of claim 75, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   81
79.   The method of claim 76, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   82
80.   The method of claim 77, wherein the step of controlling is carried out with the property corresponding to real estate.

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cM   83 81.   The method of claim 78, wherein the step of controlling is carried out with the property corresponding to real estate.

cM   84 82.   The method of claim 74, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

cM   85 83.   The method of claim 75, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

cM   86 84.   The method of claim 74, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

cM   87 85.   The method of claim 75, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

cM   88 86.   The method of claim 76, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

cM   89 87.   The method of claim 74, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

cM   90 88.   The method of claim 75, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

cM   91 89.   The method of claim 74, wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

cM   92 90.   The method of claim 76, wherein the step of controlling is carried out

with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

CM

91. [93] The method of claim 76 [78], wherein the step of controlling is carried out with the property corresponding to one from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities.

CM

92. [94] A method for making further financial analysis output, the method including the steps of:

P1   computing a market-based valuation for at least one component temporally decomposed from property by controlling a digital electrical computer processor to manipulate electrical signals in generating financial analysis output in separating estate for years and remainder interests for the property, said estate for years not consisting of a lease, the computed market-based valuation including taxation;

P1   receiving at least some of the financial analysis output as input to a second digital electrical computer having a programmed processor; and

P1   generating further financial analysis output at an output means electrically connected to said second digital electrical computer.

93. A method for making financial analysis output having a computed market-based valuation for at least one component from property, the financial analysis output being made by steps including:

controlling a digital electrical computer processor to manipulate electrical signals generating a market-based valuation for the at least one component from property, wherein the property is from a group consisting of a tax-exempt security and a portfolio of tax-exempt securities, the market-based valuation reflecting at least one from a group consisting of expected returns under a performance scenario, a price, and a quantitative description of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a second programmed processor, the second digital electrical computer storing the at least some of the financial analysis output in memory accessible to the second programmed processor;

second generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

second generating a second financial analysis output, including the second market-based valuation, at an output means electrically connected to said second digital electrical computer.

94.   A method for making financial analysis output including a computed market-based valuation for at least one component from property, the method including the steps of:

controlling a digital electrical computer processor to manipulate electrical signals generating a market-based valuation for the at least one component from property, the market-based valuation reflecting at least one from a group consisting of expected returns under a performance scenario, a price, and a quantitative description of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a programmed processor, the second digital electrical computer storing the at least some of the financial analysis output in memory accessible to the programmed processor corresponding to the second digital electrical computer;

second generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

second generating financial analysis output, including the second market-based valuation, at an output device electrically connected to said second digital electrical computer.

95.   A method for making financial analysis output having a computed market-based valuation for at least one component from property, the financial analysis output being made by steps including:

controlling a digital electrical computer processor to manipulate electrical signals generating a market-based valuation for the at least one component from property, wherein the property is from a group consisting of a fixed-income asset and a portfolio of fixed-income assets, the market-based valuation reflecting at least one from a group consisting of expected returns under a performance scenario, a price, and a quantitative

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description of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a second programmed processor, the second digital electrical computer storing the at least some of the financial analysis output in memory accessible to the second programmed processor;

second generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

second generating a second financial analysis output, including the second market-based valuation, at an output means electrically connected to said second digital electrical computer.

96.   A method for making financial analysis output having a computed market-based valuation for at least one component from property, the financial analysis output being made by steps including:

controlling a digital electrical computer processor to manipulate electrical signals generating a market-based valuation for the at least one component from property wherein the property is a fixed-income asset, the market-based valuation reflecting at least one from a group consisting of expected returns under a performance scenario, a price, and a quantitative description of risk, as part of a financial analysis output;

receiving at least some of the financial analysis output as input to a second digital electrical computer having a second programmed processor, the second digital electrical computer storing the at least some of the financial analysis output in memory accessible to the second programmed processor;

second generating a second market-based valuation reflecting computation of a current market-based yield/discount rate for the component; and

second generating a second financial analysis output, including the second market-based valuation, at an output means electrically connected to said second digital electrical computer.

97.   A method for making financial analysis output having a computed market-based valuation for at least one component from property, the financial analysis output being made by steps including:

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converting input data, representing at least one component from property, wherein the property is a fixed-income asset, into input digital electrical signals representing the input data;

providing a digital electrical computer controlled by a processor electrically connected to receive said input digital electrical signals and electrically connected to an output means;

controlling a digital electrical computer processor to manipulate electrical signals to compute a market-based valuation for the at least one component from property in making a sale and corresponding purchase of the component through a financial exchange; and

generating the financial analysis output at said output means.

98.   A method for making financial analysis output having a computed market-based valuation for at least one component from property, the financial analysis output being made by steps including:

converting input data, representing at least one component from property, wherein the property includes a tax-exempt security, into input digital electrical signals representing the input data;

providing a digital electrical computer controlled by a processor electrically connected to receive said input digital electrical signals and electrically connected to an output means;

controlling a digital electrical computer processor to manipulate electrical signals to compute a market-based valuation for the at least one component from property in making a sale and corresponding purchase of the component through a financial exchange; and

generating the financial analysis output at said output means.

99.   A method for generating financial analysis output having a computed market-based valuation for each of two of at least two components temporally decomposed from property, the method including:

converting input data, representing two of at least two components temporally decomposed from property, the components including an estate for years interest and a

remainder interest, said estate for years not consisting of a lease, into input digital electrical signals representing the input data;

P1 providing a digital electrical computer controlled by a processor electrically connected to receive said input digital electrical signals and electrically connected to an output means; and

P1 controlling the digital electrical computer processor to manipulate said input digital electrical signals to generate a respective market-based valuation in generating the financial analysis output at said output means.

cM 100. [105] The method of claim 99 [104], further including the step of using the market-based valuation in subsequent processing including generating an insurance premium.

cM 101. [106] The method of claim 99 [104], wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output in carrying out securities law compliance.

cM 102. [107] The method of claim 99 [104], wherein the estate for years interest has a term, and further including a step of computing an amortization of the valuation over the term for tax purposes.

cM 103. [108] The method of claim 99 [104], wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output corresponding to an investment-grade fixed-income asset.

cM 104. [109] The method of claim 99 [104], wherein the step of generating the financial analysis output at said output means includes generating the financial analysis output corresponding to a ratable fixed-income asset.

cM 105. [110] The method of claim 99 [104], wherein the step of controlling is carried out with the property corresponding to real estate.

cM 106. [111] The method of claim 100 [105], wherein the step of controlling is carried out

with the property corresponding to real estate.

CM   107. The method of claim 101, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   108. The method of claim 102, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   109. The method of claim 103, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   110. The method of claim 104, wherein the step of controlling is carried out with the property corresponding to real estate.

CM   111. The method of claim 99, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

CM   112. The method of claim 100, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

CM   113. The method of claim 101, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

CM   114. The method of claim 102, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

CM   115. The method of claim 103, wherein the step of controlling is carried out with the property corresponding to tangible personal property.

CM   116. The method of claim 104, wherein the step of controlling is carried out with the property corresponding to tangible personal property.